Approved for use through 07/31/2006. OMB 0651-0031 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

e Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

ostitute for form 1449/PTO

Sheet

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete If Known				
Application Number	09/975,458			
Filing Date	October 11, 2001			
First Named Inventor	Gordon T. Brown			
Art Unit	3628			
Examiner Name	Debra F. Charles			
Attorney Docket Number	47781-6			

				DOCUMENTS	
Examiner Initials*	Cite No. ¹	Document Number Number-Kind Code ^{2 (7 known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
M		^{US-} 4,025,905	05-24-1977	Gorgens	
0.1		US-			
		US-		-19 (5	
		US-		RECEIVE NOV 2 2000	
		US-		2 200	4
		US-		NOV	-00
		US-		0093	600
		US-		CROU	
		US-			
-		US-			
	_	US-			
		US-			

Cite	Foreign Patent Document			Pages Columns Lines	-
No.1	Country Code ³ Number ⁴ 'Kind Code ⁵ (if knawn)	Date MM-DD-YYYY	Applicant of Cited Document	Where Relevant Passages Or Relevant Figures Appear	Τ°
				1/10/	Þ
	Cite No.¹	Cite Foreign Patent Document	Cite Foreign Patent Document Publication Date MM-DD-YYYY	No.1 Date Applicant of Cited Document	Cite Foreign Patent Document Publication Name of Patentee or Applicant of Cited Document Where Relevant Passages Applicant of Cited Document Or Pages, Columns, Lines, Where Relevant Passages Or Pages Applicant of Cited Document Or Pages Applicant of Cited Document Or Pages Applicant Or Pages Appli

*EXAMINER! Initial if reference considered, whether or not elation is in commance with MPEP 689. Draw line through citation it not inconformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

PTO/SB/08B (08-03) Approved for use through 07/31/2006. OMB 0651-0031 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

DANS nute for form 1449/PTO					Complete if Known	
				Application Number	09/975,458	
INF	ORMATION	DIS	CLOSURE	Filing Date	October 11, 2001	
STATEMENT BY APPLICANT			PPLICANT	First Named Inventor	Gordon T. Brown	
				Art Unit	3628	
(Use as many sheets as necessary)			BCessary)	Examiner Name	Debra F. Charles	
Sheet	1	of	1	Attorney Docket Number	47781-6	

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
DE	,	"Why majors have the cutting edge in proprietary debit cards", National Petroleum News, v80, n12, p34(5), November 1988. (partial text)	
	1/		
Examiner Signature	1	Date Considered	

^{*}EXAMINER: Initial if presence considered, Mether period citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. Do NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.